

INSTITUTION: 0000011734 - 3 FLANAGAN STATE BANK

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				
IL/MCLEAN COUNTY/0001.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	147	1	59					1	80		
IL/MCLEAN COUNTY/0001.04 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	116	1	115								
IL/MCLEAN COUNTY/0001.05 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					2	241								
IL/MCLEAN COUNTY/0003.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	124	1	50								
IL/MCLEAN COUNTY/0005.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	125	1	222					1	125		
IL/MCLEAN COUNTY/0005.04 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	109										

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	Home Purchase Loans				Refinancings	Home Improvement Loans					
	FHA, FSA/RHS & VA		Conventional								
	A		B								
	Number	\$000's	Number	\$000's				Number			
IL/MCLEAN COUNTY/0005.05 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			5	1109	2	169					
IL/MCLEAN COUNTY/0011.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	264	3	321					
IL/MCLEAN COUNTY/0011.03 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	396	1	139	1	14			
IL/MCLEAN COUNTY/0011.04 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	1	132			1	160					
IL/MCLEAN COUNTY/0014.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					3	189					
IL/MCLEAN COUNTY/0014.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					3	536					

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	Home Purchase Loans				Refinancings		Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional												
	A		B		C		D								
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's
IL/MCLEAN COUNTY/0015.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	56								1	56		
IL/MCLEAN COUNTY/0016.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	68									
IL/MCLEAN COUNTY/0017.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	151	1	95									
IL/MCLEAN COUNTY/0018.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					3	498									
IL/MCLEAN COUNTY/0019.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	54	1	88									
IL/MCLEAN COUNTY/0019.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	101									

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D
	Home Purchase Loans				Refinancings		Home Improvement Loans						
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
IL/MCLEAN COUNTY/0020.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	1	75			1	96							
IL/MCLEAN COUNTY/0020.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	102							
IL/MCLEAN COUNTY/0021.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	224	2	314							
IL/MCLEAN COUNTY/0021.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	217									
IL/MCLEAN COUNTY/0051.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS	1	135			5	860							
IL/MCLEAN COUNTY/0052.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	136							

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D			
	FHA, FSA/RHS & VA				Refinancings		Home Improvement Loans							
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's						
IL/MCLEAN COUNTY/0052.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	85								
IL/MCLEAN COUNTY/0053.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					2	140								
IL/MCLEAN COUNTY/0054.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	241	5	565								
IL/MCLEAN COUNTY/0055.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	104	2	115					1	67		
IL/MCLEAN COUNTY/0055.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	134	2	134								
IL/MCLEAN COUNTY/0056.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	70	1	87					1	70		

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CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings													
	Home Purchase Loans				Refinancings	Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C and D		Loans On Manufactured Home Dwelling From Columns A, B, C & D		
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
MSA/MD(TOTAL)														
LOANS ORIGINATED	3	342	26	3641	49	5685	1	14			5	398		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
INVALID GEOGRAPHIC IDENTIFIERS 2/														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES														
LOANS ORIGINATED	1	130	16	1198	30	2765	1	20			5	601		
APPROVED, NOT ACCEPTED														
APP DENIED	3	292	10	1067	12	1753	1	45						
APP WITHDRAWN					1	187								
FILES CLOSED FOR INCOMPLETENESS														
INVALID MSA/MD NUMBERS 2/														
LOANS ORIGINATED														
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NAT HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/					3	303					25	3989					33	4072
ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/					3	303					25	3989					33	4072
MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC					3	303					25	3989					33	4072
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN 50-79% OF MSA/MD MEDIAN 80-99% OF MSA/MD MEDIAN 100-119% OF MSA/MD MEDIAN 120% OR MORE OF MSA/MD MEDIAN INCOME NOT AVAILABLE 6/											2	148					7	538
											5	505					11	999
					1	80					6	679					3	258
											2	376					3	444
					1	87					10	2281					9	1833
					1	136												
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY 10-19% MINORITY 20-49% MINORITY 50-79% MINORITY 80-100% MINORITY					3	303					8	1311					14	1891
											15	2143					14	1713
											2	535					5	468
INCOME 12/ 13/ LOW INCOME MODERATE INCOME MIDDLE INCOME UPPER INCOME											3	246					10	1148
					2	167					12	1932					15	1638
					1	136					10	1811					8	1286
TOTAL 14/					3	303					25	3989					33	4072

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/					3						25						33	
REPORTED PRICING DATA																		
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN																		
MEDIAN																		
HOEPA LOANS 17/																		



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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S
NO REPORTED PRICING DATA 15/					303						3989						4072	
REPORTED PRICING DATA																		
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
4 - 4.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN 30/																		
MEDIAN 31/																		
HOEPA LOANS 17/																		

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	3	342	3	342								
MALE	2	267	2	267								
FEMALE												
JOINT (MALE/FEMALE)	1	75	1	75								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	3	342	3	342								
MALE	2	267	2	267								
FEMALE												
JOINT (MALE/FEMALE)	1	75	1	75								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	3	342	3	342								
MALE	2	267	2	267								
FEMALE												
JOINT (MALE/FEMALE)	1	75	1	75								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	75	1	75								
80-99% OF MSA/MD MEDIAN	1	132	1	132								
100-119% OF MSA/MD MEDIAN	1	135	1	135								
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	3	342	3	342								

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	25	3561	25	3561								
MALE	7	550	7	550								
FEMALE	2	209	2	209								
JOINT (MALE/FEMALE)	16	2802	16	2802								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	80	1	80								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	25	3561	25	3561								
MALE	7	550	7	550								
FEMALE	2	209	2	209								
JOINT (MALE/FEMALE)	16	2802	16	2802								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	80	1	80								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	25	3561	25	3561								
MALE	7	550	7	550								
FEMALE	2	209	2	209								
JOINT (MALE/FEMALE)	16	2802	16	2802								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	121	2	121								
50-79% OF MSA/MD MEDIAN	6	566	6	566								
80-99% OF MSA/MD MEDIAN	3	283	3	283								
100-119% OF MSA/MD MEDIAN	5	689	5	689								
120% OR MORE OF MSA/MD MEDIAN	9	1902	9	1902								
INCOME NOT AVAILABLE 6/	1	80	1	80								
TOTAL 14/	26	3641	26	3641								

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	49	5685	49	5685								
MALE	12	1617	12	1617								
FEMALE	10	1029	10	1029								
JOINT (MALE/FEMALE)	27	3039	27	3039								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	49	5685	49	5685								
MALE	12	1617	12	1617								
FEMALE	10	1029	10	1029								
JOINT (MALE/FEMALE)	27	3039	27	3039								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	49	5685	49	5685								
MALE	12	1617	12	1617								
FEMALE	10	1029	10	1029								
JOINT (MALE/FEMALE)	27	3039	27	3039								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7	565	7	565								
50-79% OF MSA/MD MEDIAN	12	1093	12	1093								
80-99% OF MSA/MD MEDIAN	8	673	8	673								
100-119% OF MSA/MD MEDIAN	3	400	3	400								
120% OR MORE OF MSA/MD MEDIAN	18	2818	18	2818								
INCOME NOT AVAILABLE 6/	1	136	1	136								
TOTAL 14/	49	5685	49	5685								

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	14	1	14								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	14	1	14								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												



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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	14	1	14								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	14	1	14								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	14	1	14								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	14	1	14								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1	14	1	14								
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
TOTAL 14/	1	14	1	14								

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	4	318	4	318								
MALE	2	137	2	137								
FEMALE												
JOINT (MALE/FEMALE)	2	181	2	181								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	80	1	80								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	4	318	4	318								
MALE	2	137	2	137								
FEMALE												
JOINT (MALE/FEMALE)	2	181	2	181								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	80	1	80								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	4	318	4	318								
MALE	2	137	2	137								
FEMALE												
JOINT (MALE/FEMALE)	2	181	2	181								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	2	126	2	126								
80-99% OF MSA/MD MEDIAN	1	67	1	67								
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	125	1	125								
INCOME NOT AVAILABLE 6/	1	80	1	80								
TOTAL 14/	5	398	5	398								

## DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	75	1	75								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	75	1	75								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	75	1	75								
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	132	1	132								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	132	1	132								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	132	1	132								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	135	1	135								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	135	1	135								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	135	1	135								
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000011734 - 3 FLANAGAN STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	3	342	3	342								

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	121	2	121								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	121	2	121								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	121	2	121								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	6	566	6	566								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	566	6	566								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	6	566	6	566								
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000011734 - 3 FLANAGAN STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	283	3	283								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	283	3	283								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	283	3	283								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	5	689	5	689								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	689	5	689								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	689	5	689								
OTHERS, INCLUDING HISPANIC												



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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	9	1902	9	1902								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	1902	9	1902								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1902	9	1902								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	26	3641	26	3641								

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	7	565	7	565								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	565	7	565								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	565	7	565								
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	12	1093	12	1093								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	1093	12	1093								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	1093	12	1093								
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	8	673	8	673								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	8	673	8	673								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	8	673	8	673								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	400	3	400								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	400	3	400								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	400	3	400								
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	18	2818	18	2818								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	18	2818	18	2818								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	18	2818	18	2818								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	49	5685	49	5685								

## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000011734 - 3 FLANAGAN STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	14	1	14								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	14	1	14								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	14	1	14								
OTHERS, INCLUDING HISPANIC												

## DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	1	14	1	14								

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000011734 - 3 FLANAGAN STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	126	2	126								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	126	2	126								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	126	2	126								
OTHERS, INCLUDING HISPANIC												



DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000011734 - 3 FLANAGAN STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	67	1	67								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	67	1	67								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	67	1	67								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000011734 - 3 FLANAGAN STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	125	1	125								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	125	1	125								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	125	1	125								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	5	398	5	398								

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	135	1	135								
10-19% MINORITY	2	207	2	207								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	75	1	75								
UPPER INCOME	2	267	2	267								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	75	1	75								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	135	1	135								
10-19% MINORITY	1	132	1	132								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	3	342	3	342								

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000011734 - 3 FLANAGAN STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	5	549	5	549								
10-19% MINORITY	18	2524	18	2524								
20-49% MINORITY	3	568	3	568								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	6	601	6	601								
MIDDLE INCOME	13	1714	13	1714								
UPPER INCOME	7	1326	7	1326								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	429	4	429								
20-49% MINORITY	2	172	2	172								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	5	549	5	549								
10-19% MINORITY	7	769	7	769								
20-49% MINORITY	1	396	1	396								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	7	1326	7	1326								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	26	3641	26	3641								

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000011734 - 3 FLANAGAN STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	28	3499	28	3499								
10-19% MINORITY	15	1675	15	1675								
20-49% MINORITY	6	511	6	511								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	10	970	10	970								
MIDDLE INCOME	25	2613	25	2613								
UPPER INCOME	14	2102	14	2102								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	5	598	5	598								
20-49% MINORITY	5	372	5	372								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	17	1726	17	1726								
10-19% MINORITY	7	748	7	748								
20-49% MINORITY	1	139	1	139								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	11	1773	11	1773								
10-19% MINORITY	3	329	3	329								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	49	5685	49	5685								

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000011734 - 3 FLANAGAN STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	14	1	14								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	14	1	14								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	14	1	14								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	1	14	1	14								

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	137	2	137								
10-19% MINORITY	2	205	2	205								
20-49% MINORITY	1	56	1	56								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	1	56	1	56								
MIDDLE INCOME	4	342	4	342								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	56	1	56								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	2	137	2	137								
10-19% MINORITY	2	205	2	205								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	5	398	5	398								

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	3									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	3									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	1									
80-99% OF MSA/MD MEDIAN	1									
100-119% OF MSA/MD MEDIAN	1									
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	2									
FEMALE										
JOINT (MALE/FEMALE)	1									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1									
10-19% MINORITY	2									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	1									
UPPER INCOME	2									



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
			3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	342									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	342									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	342									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN	75									
80-99% OF MSA/MD MEDIAN	132									
100-119% OF MSA/MD MEDIAN	135									
120% OR MORE OF MSA/MD MEDIAN										
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	267									
FEMALE										
JOINT (MALE/FEMALE)	75									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	135									
10-19% MINORITY	207									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	75									
UPPER INCOME	267									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	20									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	20									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	20									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	2									
50-79% OF MSA/MD MEDIAN	4									
80-99% OF MSA/MD MEDIAN	3									
100-119% OF MSA/MD MEDIAN	4									
120% OR MORE OF MSA/MD MEDIAN	7									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	5									
FEMALE	2									
JOINT (MALE/FEMALE)	13									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	3									
10-19% MINORITY	15									
20-49% MINORITY	2									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	5									
MIDDLE INCOME	9									
UPPER INCOME	6									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	3260									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	3260									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3260									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	121									
50-79% OF MSA/MD MEDIAN	440									
80-99% OF MSA/MD MEDIAN	283									
100-119% OF MSA/MD MEDIAN	662									
120% OR MORE OF MSA/MD MEDIAN	1754									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	453									
FEMALE	209									
JOINT (MALE/FEMALE)	2598									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	452									
10-19% MINORITY	2296									
20-49% MINORITY	512									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	545									
MIDDLE INCOME	1412									
UPPER INCOME	1303									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	2										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)	1										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY	1										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1										
UPPER INCOME	1										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	PRICING DATA	PRICING DATA	5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN 30/	MEDIAN 31/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	50									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	50									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	50									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	27									
120% OR MORE OF MSA/MD MEDIAN	23									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	27									
FEMALE										
JOINT (MALE/FEMALE)	23									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	27									
10-19% MINORITY	23									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	27									
UPPER INCOME	23									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	3										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	3										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	2										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	1										
JOINT (MALE/FEMALE)	2										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY	1										
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	1										
UPPER INCOME	1										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	476										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	476										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	476										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	95										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	381										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	95										
JOINT (MALE/FEMALE)	381										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	242										
10-19% MINORITY	95										
20-49% MINORITY	139										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	95										
MIDDLE INCOME	139										
UPPER INCOME	242										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ #
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	40	2					2		7.67	7.67	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	40	2					2		7.67	7.67	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	40	2					2		7.67	7.67	
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	7										
50-79% OF MSA/MD MEDIAN	11										
80-99% OF MSA/MD MEDIAN	6	1					1		7.34	7.34	
100-119% OF MSA/MD MEDIAN	3										
120% OR MORE OF MSA/MD MEDIAN	12	1					1		7.99	7.99	
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE	11										
FEMALE	8										
JOINT (MALE/FEMALE)	21	2					2		7.67	7.67	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	23	2					2		7.67	7.67	
10-19% MINORITY	13										
20-49% MINORITY	4										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	8										
MIDDLE INCOME	20	2					2		7.67	7.67	
UPPER INCOME	12										



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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000'S
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	5027	33					33		7.91	7.99
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	5027	33					33		7.91	7.99
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	5027	33					33		7.91	7.99
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	565									
50-79% OF MSA/MD MEDIAN	998									
80-99% OF MSA/MD MEDIAN	602	4					4		7.34	7.34
100-119% OF MSA/MD MEDIAN	400									
120% OR MORE OF MSA/MD MEDIAN	2326	29					29		7.99	7.99
INCOME NOT AVAILABLE 6/	136									
GENDER 19/										
MALE	1550									
FEMALE	882									
JOINT (MALE/FEMALE)	2595	33					33		7.91	7.99
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	3147	33					33		7.91	7.99
10-19% MINORITY	1528									
20-49% MINORITY	352									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	855									
MIDDLE INCOME	2322	33					33		7.91	7.99
UPPER INCOME	1850									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	3										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	3										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	3										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	3										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	1										
JOINT (MALE/FEMALE)	2										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY	1										
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	1										
UPPER INCOME	1										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA	
	PRICING DATA	PRICING DATA	5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN 30/	MEDIAN 31/	LOANS 17/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S			\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	82										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	82										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	82										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	82										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	52										
JOINT (MALE/FEMALE)	30										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	10										
10-19% MINORITY	52										
20-49% MINORITY	20										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	20										
MIDDLE INCOME	52										
UPPER INCOME	10										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN	HOEPA LOANS 17/
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #				
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE		1	1							5.55	5.55	
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO		1	1							5.55	5.55	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC		1	1							5.55	5.55	
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN		1	1							5.55	5.55	
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)		1	1							5.55	5.55	
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY		1	1							5.55	5.55	
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME		1	1							5.55	5.55	
UPPER INCOME												

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/ \$000'S	
	\$000'S	\$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 - 8.99 \$000'S	9 - 9.99 \$000'S	10 OR MORE \$000'S	MEAN 30/ MEDIAN 31/		
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE		14	14						5.55	5.55	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO		14	14						5.55	5.55	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC		14	14						5.55	5.55	
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN		14	14						5.55	5.55	
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)		14	14						5.55	5.55	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY											
20-49% MINORITY		14	14						5.55	5.55	
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME		14	14						5.55	5.55	
UPPER INCOME											

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	24	2	43	3		1	
FHA	3		3				
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	24	2	43	3		1	
FHA	3		3				
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	2		NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	17		38				
FHA	3		3				
VA							
FSA/RHS							

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BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000'S	#	\$000'S	#	\$000'S
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN IND/ALASKA NATIVE			NA	NA	NA	NA
ASIAN			NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN			NA	NA	NA	NA
NAT HAWAIIAN/OTHER PACIFIC ISL			NA	NA	NA	NA
WHITE	2	243	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)			NA	NA	NA	NA
RACE NOT AVAILABLE 6/			NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO			NA	NA	NA	NA
NOT HISPANIC OR LATINO	2	243	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)			NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/			NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	2	243	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC			NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN			NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	1	56	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN			NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN			NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	1	187	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/			NA	NA	NA	NA
GENDER 19/						
MALE			NA	NA	NA	NA
FEMALE			NA	NA	NA	NA
JOINT (MALE/FEMALE)	2	243	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/			NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY			NA	NA	NA	NA
10-19% MINORITY	1	187	NA	NA	NA	NA
20-49% MINORITY	1	56	NA	NA	NA	NA
50-79% MINORITY			NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME			NA	NA	NA	NA
MODERATE INCOME	1	56	NA	NA	NA	NA
MIDDLE INCOME			NA	NA	NA	NA
UPPER INCOME	1	187	NA	NA	NA	NA

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	20	2	40	3			NA
PRICING REPORTED			2			1	NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)			7.67			5.55	NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)			7.67			5.55	NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	42	3		1	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/							NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA					NA